

UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA
PHILADELPHIA DIVISION

In re:	Case No. 18-16198-PMM
CRAIG M PHILLIPS	
Debtor(s)	

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Kenneth E. West, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 09/19/2018.
- 2) The plan was confirmed on 03/26/2019.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/17/2025.
- 6) Number of months from filing or conversion to last payment: 78.
- 7) Number of months case was pending: 79.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$16,955.00.
- 10) Amount of unsecured claims discharged without full payment: \$893,908.86.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$22,499.98
Less amount refunded to debtor	\$0.00

NET RECEIPTS:	\$22,499.98
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Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$5,500.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$1,801.07
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION:	\$7,301.07
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Attorney fees paid and disclosed by debtor:	\$1,500.00
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Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
CLARE CERNIGLIA	Unsecured	NA	NA	NA	0.00	0.00
COMCAST	Unsecured	623.00	NA	NA	0.00	0.00
DAVID KOVSKY	Unsecured	10,443.00	NA	NA	0.00	0.00
DISCOVER FINANCIAL SVCS	Unsecured	6,840.00	6,660.96	6,660.96	35.19	0.00
DMITRY YASHIN AND NINA YASHIN	Unsecured	NA	22,516.64	22,516.64	117.28	0.00
DOUGLAS J. PUGLIESE	Unsecured	NA	14,000.00	14,000.00	73.95	0.00
EMILY RENDIN	Unsecured	NA	NA	NA	0.00	0.00
ERIC MILBY, ESQ.	Unsecured	NA	NA	NA	0.00	0.00
ERICH DIEHL, ESQ.	Unsecured	NA	NA	NA	0.00	0.00
FRANKLIN MINT FCU	Unsecured	NA	14,054.00	14,054.00	0.00	0.00
FRANKLIN MINT FCU	Unsecured	NA	5,015.96	5,015.96	0.00	0.00
FRANKLIN MINT FED CREDIT UNION	Unsecured	8,364.00	NA	NA	0.00	0.00
FRANKLIN MINT FEDERAL CREDIT U	Unsecured	4,249.00	NA	NA	0.00	0.00
GINA HERMANN	Unsecured	NA	NA	NA	0.00	0.00
GREG BATTLE	Unsecured	NA	NA	NA	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	12,000.00	7,617.53	7,617.53	7,617.53	0.00
INTERNAL REVENUE SERVICE	Unsecured	NA	7,194.73	7,194.73	38.01	0.00
J. BREGORY BEATTIE	Unsecured	NA	85,201.00	85,201.00	450.16	0.00
JAMES O'LEARY	Unsecured	NA	NA	NA	0.00	0.00
JULLIANA CHOI AND DOUGLASS PUC	Unsecured	NA	NA	NA	0.00	0.00
KATHRYN CALDERON	Unsecured	NA	NA	NA	0.00	0.00
LISA FELDMAN	Unsecured	NA	NA	NA	0.00	0.00
MARIE MANSPEAKER	Unsecured	NA	NA	NA	0.00	0.00
PENNSYLVANIA DEPT. OF REVENUE	Unsecured	NA	51.80	51.80	0.27	0.00
PENNSYLVANIA DEPT. OF REVENUE	Priority	NA	1,054.56	1,054.56	1,054.56	0.00
PHILLIP FALCONE	Unsecured	NA	NA	NA	0.00	0.00
RACHEL S. DIAMOND AND GARY SM	Unsecured	NA	135,768.04	135,768.04	717.33	0.00
RON ALTERII	Unsecured	NA	NA	NA	0.00	0.00
RYAN AND MICHELLE MCDERMOTT	Unsecured	NA	3,000.00	3,000.00	15.85	0.00
RYAN MCDERMOTT	Unsecured	NA	NA	NA	0.00	0.00
STATE FINANCIAL NETWOR	Unsecured	92,000.00	NA	NA	0.00	0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
STEPHANIE BASSETTIE	Unsecured	NA	NA	NA	0.00	0.00
SUSAN REISS	Unsecured	NA	NA	NA	0.00	0.00
TERRI FRANKE	Unsecured	NA	NA	NA	0.00	0.00
THE YANNUZZI GROUP, LLC	Unsecured	NA	NA	NA	0.00	0.00
T-MOBILE USA	Unsecured	508.00	NA	NA	0.00	0.00
TOM AND MICHELLE HISCOTT	Unsecured	NA	NA	NA	0.00	0.00
WELL FARGO	Unsecured	5,886.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	2,668.00	NA	NA	0.00	0.00
WELLS FARGO	Unsecured	455,385.00	NA	NA	0.00	0.00
WELLS FARGO BANK N.A.	Unsecured	NA	18,491.58	18,491.58	97.70	0.00
WELLS FARGO BANK N.A.	Secured	NA	15,484.30	NA	0.00	0.00
WELLS FARGO FINANCIAL	Unsecured	NA	923.81	923.81	4.88	0.00
WELLS FARGO FINANCIAL	Secured	NA	4,963.16	4,963.16	4,963.16	0.00
WELLS FARGO FINANCIAL	Unsecured	NA	2,468.00	2,468.00	13.04	0.00

Summary of Disbursements to Creditors:

	Claim Allowed	Principal Paid	Interest Paid
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$4,963.16	\$4,963.16	\$0.00
TOTAL SECURED:	\$4,963.16	\$4,963.16	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$8,672.09	\$8,672.09	\$0.00
TOTAL PRIORITY:	\$8,672.09	\$8,672.09	\$0.00
GENERAL UNSECURED PAYMENTS:	\$315,346.52	\$1,563.66	\$0.00

Disbursements:

Expenses of Administration \$7,301.07
 Disbursements to Creditors \$15,198.91

TOTAL DISBURSEMENTS : **\$22,499.98**

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2025

By: /s/ Kenneth E. West

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case , therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.